Group Art Unit: 3624

Examiner: James S. Bergin

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Ravi ACHARYA, et. al.

Serial No.: 09/506,434

Filed:

February 18, 2000

For: SYSTEM AND METHOD FOR

ELECTRONIC DEPOSIT OF THIRD

PARTY CHECKS BY

NON-COMMERCIAL BANKING CUSTOMERS FROM REMOTE

LOCATIONS

Assistant Commissioner for Patents Washington, D.C. 20231

AMENDMENT AFTER FINAL REJECTION UNDER 37 C.F.R. § 1.116

Sir;

In response to the Office Action mailed on September 11, 2002 in the above-identified application, Applicants respectfully request that this Amendment after Final Rejection be entered, and that the application be reconsidered in view of the remarks that follow:

AMENDMENTS

In the Claims

Please amend claims 1, 15 and 21. A clean version of the amended claims is set forth below.

1. (Three times amended) A system for depositing the value associated with conventional checks into the bank account of a customer payee comprising:

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